

Role of Relational Trust on Customer Behavioural Intentions: Evidence from Kenya's Banking Sector

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ABSTRACT

Increasing competitiveness among service firms fueled by globalization have made it increasingly imperative for service firms to place emphasis on relationship marketing activities that enhance long-term relationships with profitable customers at the expense of attracting of new customers. The challenge is even bigger for Kenya's financial services sector where bank products remain thinly differentiated, shifting competition to other areas that target to cultivate customer loyalty. Thus, the purpose of this study was to examine the role of relational trust, considered as an antecedent of relationship marketing quality on customer behavioural intentions in Kenya's banking sector. Utilizing a descriptive survey research design and adapted measures of relational trust and behavioural intentions on a sample of 334 bank account holders from 43 commercial bank branches in Mombasa, Kenya, the study establishes the most important dimension of trust in the study's context is customer's trust in the bank. Trust in the bank as a brand is a most significant factor in driving their loyalty to the bank, re-purchase intention, willingness to pay a higher price for the bank's services over others and a tendency to recommend it to surrounding people. Thus, strategies for building trustworthiness, supported by customer loyalty as a desirable outcome, can be seen as a method for creating a competitive advantage for service organisations.

Keywords: Relational Trust, Bank, Trust Employee Trust, Behavioural Intentions.

1.0 INTRODUCTION

The centrality of the customer as a stakeholder to the success of any business organisation cannot be overemphasized. With increasing competitiveness among service firms fueled by globalization, and given the exigencies of increasingly demanding consumers, it has become increasingly crucial for service firms to place emphasis on maintaining their customers while stopping exclusively considering the attracting of new customers. Customer behavioural intentions is one among the factors that define business competition (White and Yu, 2005) that has a robust ability to ultimately predict customer behaviour (Ibrahim & Najjar, 2008). Behavioural intention of customers can be either favourable or unfavourable (Ladhari, 2009), and the financial success and future performance of an organization depends on the extent to which customers' favourable behavioural intentions are fostered (Dabholkar et al., 2000).

Parallel to the understanding of the importance the customer to a business firm, a vast majority of contemporary business organizations are increasingly becoming customer-oriented by embracing marketing initiatives that seek to not only attract but also understand and retain profitable customers through building intimate and long term marketing relationships (Kotler & Keller, 2006). At the centre of this is relationship marketing, which has attracted the attention of both researchers and marketing managers alike (Brito, 2008). Gronroos (2007) offers that relationship marketing is about establishing, maintaining and enhancing long term relationships with business customers with the aim of sustaining an organization's customer base while improving profitability. In the words of Liu et al., (2000), the primary goal of customer relationship marketing is to provide increased value to the customer and results in a lifetime value for an organization which is manifested in customer satisfaction leading to customer loyalty and which, in turn creates higher profit due to increased volume resulting from positive word-of mouth and repeat purchases.

Scholars have focused their attention on the scope of relationship marketing and developed conceptual frameworks aimed at understanding the nature and value of the relationships (Brito, 2008). Many researchers with varied interests in the field of marketing have studied and explored the conceptual fundamentals of relationship marketing and its application in the business world (Palmer et al., 2005). The growing importance of relationship marketing has equally heightened interest in the role of trust, considered as an antecedent of

relationship marketing quality (Palmatier, 2008) in fostering strong relationships. Relational trust is considered as the single most powerful relationship marketing tool available to a business firm (Hakansson & Snehota, 2000; Morgan & Hunt, 1994) and a cornerstone of successful, long-term relationships (Lee and Trim, 2006). Indeed, Urban, Sultan, and Quails (2000) vouch for customer trust as an essential element in building strong customer relationships and sustainable market share, while Reichheld and Scheffer (2000) assert that to gain customer loyalty, a firm must first gain their trust.

Customer behavioural intentions involve significant decision-making, particularly in repurchase decisions (White & Yu, 2005). Behavioural intention (BI) has been defined as a person's perceived likelihood or subjective probability that he or she will engage in a given behaviour. Behavioural intentions frequently develop from the service experience that the customer had in the organization. Colgate and Lang (2001) describe BI as a decision making process about whether to stay or leave the service firm. Behavioural intentions is assumed to capture motivational factors that influence a behaviour, for instance, attitude, subjective norm and perceived behavioural control (Ajzen, 2002) which can ultimately predict customer behaviour (Ibrahim & Najjar, 2008).

Whilst several scholars have investigated the determinants of customer behavioural intentions in various industries in both the service and product sectors, such as the effect of service quality and other factors like satisfaction and loyalty on behavioural intention (e.g. Cronin et al., 2000; Hutchinson et al., 2009; Jang et al., 2009; Kuo et al., 2009; Lai et al., 2009; Olurunniwo et al., 2006; Park et al., 2006; Qin & Prybutok, 2009; Vijayadurai, 2008), the nexus between relationship trust and customer behavioural intentions remains the least explored. Generally, the role of trust as an antecedent of relationship marketing in shaping customer behaviour has extensively been empirically studied in developed economies (Lages et al., 2005; Soimo et al., 2015) but very little evidence, if any is available in the context of developing nations such as Kenya. Even so, with regard to the general relationship marketing concept, developing countries have very little to show empirically: Europe takes the lead in the number of scholars on relationship marketing at 34 per cent between 2007 and 2011, Asia comes in the second position (29 per cent), America in the third (25 per cent) while Africa and Oceania tie in the last position at 6 per cent (Soimo et al., 2015). More worrisome is the fact that most of these studies have examined relationship marketing as a "strategy" employed towards maintaining and enhancing relationships with personal customers to increase customer retention while ignoring the "quality" dimension of which trust is a component of. With such a gap in literature, the need for studies that explore the role of relationship trust on customer behavioural intentions especially in a developing country's context as Kenya becomes more pronounced. It is against this backdrop that this study investigated the role of trust in shaping customer behavioural intentions in Kenya's banking sector.

2.0 KENYA'S BANKING SECTOR

The Central Bank of Kenya (CBK) annual report (2014) indicates that as at 30th June 2014, the Kenyan banking sector comprised 43 commercial banks, 97 foreign exchange bureaus, 9 microfinance banks, 8 representative offices of foreign banks, 5 money remittance providers, 2 credit reference bureaus and 1 mortgage finance company. Over the last two decades, financial sector reforms, technological advancement and globalization have led to significant transformation of the banking industry. Maingi et al., (2013) note that a lot of reforms have been undertaken in the sector, which have led to proliferation of financial products, activities, and other forms of organizations that have led to unprecedented growth of the sector. According the CBK (2014), while the sector has remained largely profitable in spite of the economy performing poorly in some years and facing adverse effects of the global financial crisis in 2008, performance of the banking sector remains largely uneven. Since 2010, the top six banks remain far apart from the bottom six banks across all the five performance indicators of net assets, shareholders' equity, profit before tax, returns on assets and returns on equity (CBK, 2014). In the four-year period from 2011 to 2013, the bottom six banks recorded negative or below 1 percent return on assets and return on equity compared to the top six banks, whose ratios were above 5 percent. Profits before taxes had a similar trend. This implies that some banks continue to face challenges in a competitive environment.

The dynamic nature of Kenya's financial system is creating the need to focus more on the customer rather than the product in order to remain competitive. The bank products remain thinly differentiated, yet the sector has been characterized by the emergence of new forms of banking channels such as Internet banking, mobile banking and maturing financial market. A confluence of other factors have stiffened the competition among the various players in the banking industry forcing bankers to explore the importance of positive customer behaviour and maintaining lasting relationships by looking for more innovative ways of satisfying their customers while at the same time making profit. Banks' management needs to cultivate competitive advantage by developing strategies that will differentiate them from their competitors. Developing high quality marketing relationships

can be a source of sustainable competitive advantage. Consequently, Kenya's commercial banks have recognized the need to not only attract customers but also to forge and maintain long-term relationships with them in order to create a competitive edge in an ever increasing competitive marketplace. Thus, the banks have embraced relationship marketing and undertaken organisation wide strategies to manage and nurture their interaction with customers. Nevertheless, despite the robust relationship marketing strategies adopted by the commercial banks, according to KMG (2013), the percentage of customers with bank switching intentions for Kenya stands at 11% compared to 10% in each case for Senegal, Botswana's and Uganda. This state of affairs casts doubts on the nature of relational trust among the customers and how such relational trust has influenced customer behavioural intentions. Yet, there is a clear lack of empirical studies examining the nature of relationship trust, its organizational antecedents and consequences for consumer behavioural intentions in the context of both consumer and business to business market segments in the sector.

3.0 LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

3.1 Morgan and Hunt's (1994) Trust-Commitment Theory

This study was underpinned by Morgan and Hunt's (1994) Trust-Commitment theory. According to Morgan and Hunt (1994), two key factors of successful marketing are relationship commitment and trust. They proposed a commitment-trust theory and created a Key Mediating Variable (KMV) model that considers relationship commitment and trust as mediating variables, between 5 prior conditions (relationship termination costs, relationship benefits, shared value, communication, and opportunistic behavior) and the results caused by relationship commitment and trust (acquiescence, propensity to leave, cooperation, functional conflict, and decision-making uncertainty). This model emphasizes that commitment and trust directly lead to cooperation behaviors which are beneficial to the success of relationship marketing. Trust originated from the researches by psychologists of the influences of this concept on interpersonal relationship. Trust is taken to mean the degree of one person's confidence in another person or the relationship between them (Lewicki and Bunker, 1996) and trust as a concept had become an important issue in the field of marketing research a long time ago. Wilson (1995) pointed out that, in many relationship models, trust has been considered as a basic concept, and usually the key to successful relationship. In the research by Morgan and Hunt (1994), trust is defined as the confidence index of being willing to depend on a trading partner. It also means customers' motivation to hold positive expectation toward enterprises when facing risks or being in disadvantage.

3.2 Relational Trust

The perceived level of trust between relational exchange partners is an important criterion for understanding the strength of marketing relationships and has been defined in a variety of related ways. Trust has been defined in various ways in the relationship marketing literature as willingness to rely on an exchange partner in whom one has confidence and as the belief that a partner's word or promise is reliable and a party will fulfill their obligations in the relationship (Palmatier, 2008). Johnson and Grayson (2005) described trust as both cognitive and affective. They consider cognitive trust as a customer's willingness to rely on a service provider's competence and reliability, with affective trust as the perception of that a partner's actions are intrinsically well motivated. Trust results from keeping promise among other factors (Ndubisi and Chan, 2005). An integral element of the relationship marketing approach is the promise concept. The responsibilities of marketing do not only, or predominantly, include giving promises and thus persuading customers as passive counterparts on the marketplace to act in a given way, but also in keeping promises, which maintains and enhances evolving relationship (Palmatier, 2008). Fulfilling promises that have been given fans the fire of trust and in turn enhances relationship quality (Ndubisi and Chan, 2005).

Three common components of trust emerge from an examination of the relationship literature (Palmatier, 2008; Sirdeshmukh et al., 2002; Nicholson et al., 2001): a credibility - whether the partner has the capability and expertise to undertake the purpose of the partnership; integrity - whether the partner will adhere to written or verbal promises and; a benevolence component - whether the partner will be accommodating and act with equity when new conditions relating to the relationship arise. In a marketing context, trust is usually linked to consumer expectations concerning the firm's capacity to assume its obligations and keep its promises. These expectations are based on the firm's competence, honesty, and benevolence (Palmatier, 2008). Competence is expertise; and, for customers, it reflects the firm's capacity to carry out transactions and to live up to their expectations. Honesty is associated with fulfilling promises made by the firm, and benevolence represents the firm's willingness to take into consideration consumer interests when making decisions and when planning for engagement in customer relationship activities (Atuahene-Gima and Li, 2002; Bell et al., 2002).

In the banking context, Troy et al., (2008) identified three components of trust dependability trust, knowledge trust and expectations trust. Dependability trust relates to the bank/relationship manager delivering on customer requests; it is about delivering on the contract between the manager and the customer, whether the contract is written or verbal, big or small. Dependability is whether the manager follows through on requests made. The second construct of trust, knowledge trust, relates to the knowledge the manager has in all areas of the financial business, not only the products of the bank, but also knowledge of the banking industry and the customers business. The final factor of the trust construct is exceeding expectations of the customer. This relates to doing more than is expected in the relationship, “going the extra mile”.

3.3 Customer Behavioural Intentions

Behavioural intentions are verbal indications based on an individual’s intention (James, 2007). It is a latent construct referring to a person’s intention to perform certain behaviour. Further, they propose that being a belief, behavioural intention can be indicated by the subjective probability of a person to perform that behaviour. By definition, the construct of behavioural intention refers to people’s beliefs about what they intended to do in a certain situation and links the person to behaviour. BIs are indications whether a customer would remain with or defect from an organization (Alexandris et al., 2002).

Behavioural intention of customers can be either favourable or unfavourable (Ladhari, 2009). Favourable behavioural intention results in the customer’s bonding with the services provider, increased volume of business, expression of positive praise for the service provider, and a customer’s willingness to pay price premiums. On the contrary, customers with unfavourable behavioural intention may display higher probability of brand switching, intention to reduce their volume of business, negative word of mouth and display their unwillingness to pay premium prices (Zeithaml et al., 1996). Dabholkar et al., (2000) argues that these dimensions are important in tracking the trend of the customers and at strategizing the marketing concept of the organizations because the financial success and future performance of an organization depends on the extent to which customers’ favourable behavioural intentions are fostered.

Generally, BIs are associated with customer retention and customer loyalty (Alexandris et al., 2002). Favourable behavioural intentions were associated with service providers’ ability to make its customers say positive things about them, recommend them to other customers, remain loyal to them, spend more with the organization and pay price premiums (Lin & Hsieh, 2007). Conversely, Lobo, Maritz and Mehta (2007) posit that unfavourable behavioural intentions included customer switching behaviour and complaint behaviour. Behavioural intentions could largely predict the actual customer behaviour when behavioural intentions were appropriately measured. Several studies have focused on the assessment and measurement of behavioural intentions (Baker & Crompton, 2000; Chen & Tsai, 2007; Gonzalez et al., 2007; Lee, Graefe, & Burns, 2004). Alexandris et al. (2002) suggested that an understanding of the reasons why customers remain with an organization and identifying the factors that influenced their behavioural intentions of choosing that organization were beneficial to planning and marketing.

3.4 Relational Trust and Customer Behavioural Intentions

Trust is thought to be one key component of a lasting exchange relationship. Trust is what drives customer loyalty. Empirical evidence of the role of trust in shaping a buyer’s intention to continue the exchange relationship across several sectors continues to abound. Several studies highlight the decisive role of customer trust in the buyer-seller relationship in the context of retailing (Zboja & Voorhees, 2006). In fact, the influence of customer trust on behavioural intentions is well documented in the marketing literature, notably with respect to buying intentions (Zboja & Voorhees, 2006; Luk & Yip, 2008) and loyalty (Chu, 2009; Delgado-Ballester & Munuera-Aleman; 2001; Guenzi et al., 2009). However most of this literature is dominant within the retail literature.

Shamdasani and Balakrishnan (2000) examined the determinants of relationship quality and loyalty in personal services. The study established that relationship trust is a strong determinant of loyalty measured as repeat patronage (behavioural loyalty), switching behaviour and WOM (attitudinal loyalty), for both high-end and low-end service providers. Consistent with these, Kim et al. (2001) investigating effects of relationship marketing on repeat purchased and word of mouth found that relational trust is positively linked with repeat purchase and WOM. Similarly, based on data collected from twelve five-star hotels in Seoul, Kim and Cha (2002) found that hoteliers need to foster trust in order to increase customers’ share of purchase and achieve relationship continuity and positive WOM.

Within the banking sector's context, Liang and Wang's (2006) integrative research into the financial services industry in Taiwan investigating the association between relationship quality and loyalty in banks, found that relational trust resulted in greater behavioural and attitudinal loyalty to those banks. Palmatier et al.'s (2006) meta-analysis of the factors influencing the effectiveness of relationship marketing found a significant relationship between relational trust, and loyalty (defined as a composite or multidimensional construct combining different groupings of intentions, attitudes, and seller performance indicators). In their study of relationship marketing bonding tactics, De Wulf et al. (2001) found a significant relationship between relational trust and behavioural loyalty, using consumer's purchasing frequency and amount spent at one retailer as measures of loyalty. Lin and Ding (2005) assessing the mediating mechanism of relationship quality and the moderating effects of prior experience in ISP service by using trust as a measure of relationship quality report that customers who trust a relationship are more likely to act, owing to their need to maintain their trust. Chaudhuri and Holbrook (2001) also found a significant association between brand trust and both purchase intention (i.e., behavioural loyalty) and attitudinal loyalty.

The above studies have considered relational trust at an aggregate level. However, it emerges in the literature that trusting relationships exist between customers and employees (salespersons) as well as the organizations they represent. In fact, Iacobucci and Ostrom (1996) have argued that there exists two levels of relationships (salesperson and store), while Macintosh and Lockshin (1997) added that positive feelings about the store develop depending on whether the customer has an interpersonal relationship with the salesperson or not. Thus, the establishment of trust in the salesperson is likely to be transferred to the firm (Foster and Cadogan, 2000). Therefore, based on the presented empirical literature and considering the multi-dimensional nature of relationship trust, the following four hypotheses are postulated.

H1: Employee trust is significantly and positively related with the bank trust

H2: Employee trust is significantly and positively related with favourable customer behavioural intentions

H3: Bank trust is significantly and positively related with favourable customer behavioural intentions

H4: Overall relational (employee + bank) trust is significantly and positively related with favourable customer behavioural intentions

4.0 RESEARCH METHODOLOGY

A cross-sectional, descriptive survey research design utilizing quantitative approaches to data collection and analysis was adopted for this study. The target population comprised 25.3 million account holders (customers) in 43 commercial banks in Kenya, while the accessible population for the study will comprised 3,625,234 active account holders in 43 commercial bank branches in Mombasa City, Kenya (Kenya Bankers Association, 2014). The sampling frame was developed from the register of active account holders in commercial banks in Kenya maintained by the CBK. Active customers are those who, according to CBK's prudential guidelines, have at least a transaction in their accounts within a period not exceeding six months. There were a total of 3,539,957 active accounts in the 43 commercial bank branches in Mombasa.

A representative sample of 384 respondents based on Yamane's (1967) sample calculation formula was used for the study. Stratified sampling was used to determine the commercial banks that were included in the study. Multistage two-tier sampling was applied. Commercial banks in Kenya are clustered into three: tier one (large); two (medium) and tier three (small) banks. All the commercial banks in each of the three tiers in the study location were listed and a representative number of commercial banks picked from each tier. Probability proportionate to size sampling methods were applied in allocating the study sample to the selected commercial banks such that banks with larger populations of account holders were allocated commensurate portions of the sample. The ultimate participants in the study were picked through systematic, simple random sampling techniques.

A self-administered questionnaire that was personally delivered to the study participants through drop-off and pick-up method (DOPU) was adopted for the study. The questionnaire collected information on the biodata of the study participants alongside information that measured relationship trust and behavioural intentions of the participants. Relational trust was measured as trust in the contact employee and trust in the bank using 9 items reflecting facets of trust identified from previous relationship marketing literature (e.g. Morgan and Hunt, 1994; Lin et al., 2003; Roberts et al., 2003), that is, reliability/dependability, credibility/honesty, responsibility and confidence. To measure trust, items are adopted and modified from Roberts et al.'s (2003) scale. This scale was deemed appropriate for this study because it reflects the definition of trust adopted the study. Roberts et al.

(2003) used these items to measure trust from a customer perspective as end user (similar to this study). On the other hand, customer behavioural intentions was measured using 8 items adapted from prior studies on behavioural intentions (Baker and Crompton, 2000; Dagger et al., 2007; Gonzalez et al., 2007; Kang et al., 2004; Park et al., 2005), reflecting behavioural and attitudinal loyalty. The all the constructs were operationalised using 5-point Likert scales, ranging from (1= strongly disagree) to (5 = strongly agree).

A pilot study was conducted on a small sample of 40 bank account holders in bank branches that did not form part of the actual sample as generally recommended by social researchers (Mugenda and Mugenda, 2007). The purpose of the pilot study was test the questionnaire and survey techniques (Kothari, 2004) and ensure that the items in the instrument were stated clearly, with the same meaning to all respondents (Mugenda & Mugenda, 2007). Pilot testing also enabled the researcher to know if the instruments were valid and that the study's design would be able to capture the required data. Similar methods to be used in the actual study were employed in the pilot study.

5.0 RESULTS AND DISCUSSION

5.1 Sample Profile

The study sample's background characteristics included sex, age, nationality, level of education, type of account operated and number of years of operating the particular account and average transactions performed by the respondent in a month. In terms of nationality, the sample was predominantly Kenyan (91%) with only 9% reporting non-Kenyan nationality status. A total of 197 representing 59% of the respondents were male while 137 (41%) were female. Age-wise, the largest percentage of the sample was made up of respondents (32.6%) in the range of 35-44 age bracket, 29% were aged between 25 and 34 years, 17.7% fell in the age category 45-54 years, 15.6% were aged up to 25 years while 5.1% were aged 55 years and above.

Fundamentally, the sample reported higher levels of education with 31.1% reporting having attained a bachelor's university degree, 24.6% college diploma, 16.2% had secondary level education, 12.6% had attained master's degrees while 6.9% had PhD degrees. A paltry 8.7% had attained primary level education (KCPE). Approximately 43% of the respondents operated current accounts compared to 39% who operated savings accounts and 13% who operated current accounts. Another 5% indicated that they operated "other" unspecified account types.

The number of years the respondents had operated their respective accounts varied from less than a year (14.7%) to over ten years, (16.2%), with the largest percentage (41.6%) having operated their accounts for 1-5 years and 27.5% for between 6 and 10 years. In terms of number of bank transactions performed by the respondents in a month, slightly more than half of the sample (51.2%) had up to 10 transactions, 22.5% had 10-20 transactions, 15% performed 20-30 transactions while those who performed over 30 transactions formed 11.4% of the sample.

5.2 Results of Descriptive Analysis of the Study Variables

5.2.1 Means and Stand Deviations of Relational Trust Measurement Scale

The 9-item relational trust subscale of relationship marketing quality measured the consumers' confidence in the service provider's reliability and integrity, rooted in the consumers' perceptions of trustworthiness (De Wulf et al., 2001). As the figures in Table 1 show, the means for relational trust subscale items ranged from 3.5 (highest) to 3.31 (lowest). The highest mean of 3.5 was shared by the scale items "This bank's employees have high integrity" (SD=0.995) and "This bank is trustworthy" (SD=1.114). On the contrary, the lowest mean was related to the subscale item " This bank's employees are very honest and truthful" (mean =3.31, SD=1.114). The overall mean for the relational trust subscale was 3.434.

5.2.2 Means and Stand Deviations of Behavioural Intentions Measurement Scale

The final BI scale comprised 7 scale items that focused on verbal indications by the participants based on their individual future favourable intentions (James, 2007) to perform given behaviours. The BI measurement scale was based on a similar 5-point likert scale, ranging from strongly disagree (1) to strongly agree (5). The results of descriptive analysis of the participants' responses on the favourable BI measurement scale (Table 2) indicated that the means highest mean was related to the scale item "I intend to increase the number of services/products that I use in this bank" with a mean of 3.65 (SD=1.054). The item with the lowest mean was "I would always say positive things about this bank to other people" with a mean of 3.37 (SD=1.115). Overall, the average mean for the BI measurement scale was 3.51.

Table 1: Means and Standard Deviations of the Relational Trust Scale Items

Item No.	Questionnaire item description	Mean	Std. Dev
Trust_1	I know what to expect when I go into this bank	3.47	1.164
Trust_2	This bank's employees are very honest and truthful.	3.31	1.114
Trust_3	This bank's employees can be trusted completely	3.43	1.002
Trust_4	This bank's employees have high integrity	3.50	.995
Trust_5	This bank is honest about any problems experienced	3.43	1.107
Trust_6	This bank is trustworthy	3.50	1.114
Trust_7	This bank is concerned about my welfare	3.36	1.174
Trust_8	When I confide my problems to staff of this bank, I know they will respond with understanding	3.46	1.249
Trust_9	I can count on this bank to consider how their actions affect me	3.45	1.137

The items largely reflected the consumers' willingness to rely on the service provider in whom they had confidence and in the belief that the service provider's word or promise is reliable and that they do fulfill their obligations in the relationship as described by Palmatier (2008).

Table 2: Means and Standard Deviations of the Behavioural Intentions Measurement Scale

Item No.	Questionnaire item description	Mean	Std. Dev
Behav_1	I would always say positive things about this bank to other people.	3.37	1.115
Behav_2	I intend to continue banking with this bank even if other banks were to provide similar services at a lower cost	3.43	.986
Behav_3	I would recommend this bank to other people	3.50	.996
Behav_4	I intend to remain with this bank for as long as I need banking services	3.58	.988
Behav_5	I am willing to put in extra effort to stay with this bank	3.55	1.072
Behav_6	As a customer of this bank, I feel that I am prepared to pay more for their high quality services	3.52	1.081
Behav_7	I intend to increase the number of services/products that I use in this bank	3.65	1.054

5.2.3 Reliability Analysis

Reliability analysis in this study involved calculating item to total correlations and coefficient alpha (Churchill, 1979). This analysis was conducted for each of the two measurement scales, relational trust and the behavioural intentions measurement scale with the objective being to purify the construct measures by removing 'garbage' items. Items with a Corrected Item-Total correlation of lower than 0.4 on the hypothesized factor were candidates for deletion (Gliem & Gliem, 2003; Hair et al., 2006). Table 3 and Table 4 show the measurement scales' item analysis for relational trust and behavioural intentions respectively. Coefficient alpha figures are also included to provide reliability estimates.

Table 3: Relational Trust - Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Trust_1	27.45	54.482	.342	.240	.935
Trust_2	27.61	49.079	.730	.608	.909
Trust_3	27.49	50.317	.732	.657	.909
Trust_4	27.42	49.722	.785	.701	.906
Trust_5	27.49	48.707	.763	.637	.907
Trust_6	27.43	48.467	.774	.693	.906
Trust_7	27.56	47.676	.781	.742	.905
Trust_8	27.46	46.615	.794	.820	.904
Trust_9	27.47	48.244	.771	.743	.906

Relational Trust Cronbach's $\alpha = 0.919$

Table 4: Behavioural Intentions- Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Behav_1	21.23	24.415	.591	.466	.886
Behav_2	21.18	24.690	.664	.549	.877
Behav_3	21.10	23.682	.774	.684	.864
Behav_4	21.03	23.852	.760	.663	.865
Behav_5	21.05	23.774	.693	.548	.873
Behav_6	21.09	23.785	.684	.566	.874
Behav_7	20.95	24.326	.648	.514	.879

Behavioural Intentions Cronbach's $\alpha = 0.890$

Based on the above decision rule that items with a Corrected Item-Total correlation of lower than 0.4 on the hypothesized factor be deleted from a measurement scale (Gliem & Gliem, 2003; Hair et al., 2006), only one item on the relational trust measurement scale (Trust_1) with Corrected Item-Total correlation of .342 was dropped from the measurement scale, raising the scale's Cronbach's α to 0.935. On the other hand, early scale reliability estimates were very encouraging given that they exceeded Cronbach's $\alpha = 0.7$ (Zikmund et al. 2010; Tabachnick and Fidel, 2001). As indicated earlier, the relational trust measurement scale items were adapted from Roberts et al. (2003) who reported Cronbach's alpha reliability of the scale 0.93.

5.2.4 Validity Analysis of the Relational Trust Measurement Scale

Confirmatory Factor Analysis (CFA) was performed on the measurement model for relational trust using Structural Equation Modeling in Analysis of Moment Structures (AMOS) 23.0 to assess and verify the unidimensionality of the measurement model in terms of the parameter estimates, the statistical significance of the parameter estimates and overall fit (Byrne, 2001). Based on the maximum likelihood estimation method in AMOS 23.0, the measurement properties (reliability and validity statistics) were evaluated for the two-factor relational trust (R_TRUST) measurement model. First the two forms of relational trust (Employee trust (E_TRUST) and Bank trust (B_TRUST) were assessed with a single two factor model. As such, through the confirmatory factor analysis the two factors E_TRUST and B_TRUST were allowed covary since they were considered to be intercorrelated. This confirmatory factor analysis resulted in a significant chi-square statistic ($\chi^2 = 340.365$, $df = 19$, $p = .000$, $N = 334$) as expected, given the large sample size. Overall this model did not fit the data adequately well: comparative fit index (CFI) = 0.84, goodness-of-fit index (GFI) = 0.79, adjusted goodness of fit index (AGFI) = 0.60, Normed Fit Index (NFI) = 0.85, standardised root mean square residual (SRMR = 0.078), and root mean square error of approximation (RMSEA) = 0.23. The AMOS output indicated that items Trust_2 and Trust_3 for the factor E_TRUST had R^2 values of .46 and .47 respectively below the recommended minimum threshold of .50 (Steenkamp and van Trijp, 1991), besides having the lowest factor loadings of .68 and .69 respectively on their hypothesized factor.

Dropping items Trust_2 and Trust_3 from the model resulted in improvement in χ^2 to = 137.118, $df = 8$ but remained significant at $p = .000$. The model fit indices also improved as follows: CFI = 0.92; GFI = 0.89; AGFI = 0.71; NFI = 0.92; SRMR = 0.057 and; RMSEA = 0.22. Whilst a CFI and NFI indicated a good fit of the model to the data, the majority of the fit indices including χ^2 , GFI, AGFI, SRMR and RMSEA showed that the model was not good fitting to the data. The AMOS output indicated that Trust_4 and Trust_5 had the lowest R^2 values of .52 and .57 respectively and were the only items with standardised loading of less than .8 on their respective latent factors. Further, Trust_4 cross-loaded on both E_TRUST and B_TRUST, while modification indices indicating that freeing up Trust_4 and Trust_5 would improve the χ^2 by the largest margins of 10.1 and 12.7 respectively. Consequently, on dropping Trust_4 and Trust_5, all the fit indices improved to the recommended levels of fit except the χ^2 which remained significant due to the large sample size ($\chi^2 = 25.79$, $df = 2$, $p = .000$, $N = 334$) and RMSEA = 0.19. The improved model fit indices were as follows: CFI = 0.98; GFI = 0.96; AGFI = 0.81; NFI = 0.98 and; SRMR.

The covariance between the resulting single-item E_TRUST and 3-item B_TRUST was .96 indicating that there lack of discriminant validity. Consequently, the only item of the E_TRUST (Trust_8) which asked the respondents to indicate the extent to which they agreed to the statement: " When I confide my problems to staff of this bank, I know they will respond with understanding" was merged with the B_TRUST to obtain a single factor relational trust measurement scale. Assessment of the convergent validity was assessed using two criteria: the factor loadings of the final single factor relational trust and the average variance extracted (AVE) for the

factor (Fornell and Larcker, 1981). As shown in Table 5, the factor loadings for relational trust construct vary between 0.76 and 0.96, and are all significant statistically ($p = 0.000$). The AVE values for the factor was .96 while its composite reliability was .99. The emergence of single-factor relational trust measurement scale was in conformity with previous studies that have conceptualized trust as a single factor construct such as Shamdasani and Balakrishnan (2000), Kim et al. (2001), Ling and Wang's (2005) and Lin and Ding (2005). Notably, the relational trust construct leans heavily towards customer's trust in the bank rather than the employees, indicating strong inclinations towards the bank as a brand.

Table 5: Std Factor Loading, t-Values, AVE and Composite Reliability for Relational Trust

Construct Item	Std Factor Loading	t-Value	p-Value	AVE	Composite reliability
Trust_6	0.76	N/A		0.96	0.99
Trust_7	0.85	16.58	.000		
Trust_8	0.96	18.81	.000		
Trust_9	0.87	17.03	.000		

5.3 Verification of Research Hypothesis

Following the emergence of single-factor relational trust measurement model after CFA, the hypothesised relationships between relational trust constructs encapsulated in the hypotheses H1, H2 and H3 collapsed. Consequently, only one hypothesis that captured the relationship between overall relational trust and BI (H4) was tested. In the first step towards testing the hypothesis, the correlation between the relational trust and customer behavioural intentions was examined using the Pearson's Product Moment Correlation to determine whether they were significantly related to each other or not. The correlation matrix shown in Table 6 indicates that favourable customer behavioural intentions are significantly correlated with relational trust ($r = 0.252$; $p = 0.000$; $n = 334$).

Table 6: Correlation Between Relational Trust and Customer Behavioural Intentions

		Relational Trust	Favourable BI
Relational Trust	Pearson Correlation	1	.352**
	Sig. (2-tailed)		.000
	N	334	334

** . Correlation is significant at the 0.01 level (2-tailed).

The positive correlation implies that customers who perceived the service provider to be trustworthy, were concerned with customers' welfare and responded to their problems with understanding while considering the effect of their actions on the customers exhibited favourable behavioural intentions towards the service provider.

A bivariate linear regression analysis was carried out with customer behavioural intentions as the dependent variable and relational trust as the independent variable. The model summary for regressing customer behavioural intentions against relational trust indicated that the adjusted R^2 value was 0.121, implying that approximately 12% of the variance in favourable customer behavioural intentions is explained by relational trust. The ANOVA results indicated that the regression model was significant ($p < 0.001$) with an associated F-statistic of 46.883 ($df = 333$). The regression model coefficient results for the independent variable (relational trust) were as shown in Table 7.

Table 4.37: Regression Model Coefficients of Relational Trust against BI

Model	Coefficients ^a							
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	2.582	.143		18.105	.000		
	Relational Trust	.068	.010	.352	6.847	.000	1.000	1.000

a. Dependent Variable: Behavioural Intentions

The standardized beta value for relational trust was 0.352 ($t=6.847$), which was significant at the 0.000 level of significance. This indicated that relational trust has a significant positive impact on customer behavioural intentions. Again, the 12% R^2 value for the regression model is acceptable following the guidelines provided by Hair et al. (2006). These results largely provided confirmatory evidence for the existence of a statistically

significant relationship between relational trust and favourable customer behavioural intentions, largely corroborating prior empirical findings by Shamdasani and Balakrishnan (2000), Kim et al. (2001), Ling and Wang's (2005) and Lin and Ding (2005) all of which reported relational trust as a correlate of positive customer behavioral intentions.

6.0 CONCLUSION AND RECOMMENDATION

This study was an attempt to empirically verify the role of relational trust on customer's behavioural intentions in the services sector, contextualized in the banking sector of a developing nation - Kenya. For this purpose, multi-item measurement scales for relational trust and behavioural intentions were designed, with the relational trust measurement scale being validated through rigorous data analysis processes that culminated in a single-factor relational trust measurement model similar to what prior scholars in the field of relationship marketing quality had utilized. Utilizing this single-item scale with the summated BI scale, results obtained from hypothesis testing have enabled this study to confirm the significant and positive effect that relational trust has on customers' favourable behavioural intentions. The findings indicate that the incremental variance in the overall, favourable BI towards the bank is explained by the customer's cumulative belief that the bank is trustworthy, concerned about his/her welfare, the bank's staffs' ability to respond to the customers' confided problems with understanding and that the bank would consider how their actions affect the customer. These results lead to the conclusion that customers' trust in the bank as an institution is a most significant factor in driving their loyalty to the bank, re-purchase intention, willingness to pay a higher price for the bank's services over others and a tendency to recommend it to surrounding people, such as close friends and relatives.

Having established that relational trust is hinged on the basic foundation trustworthiness and benevolence, service managers should begin to focus on these dimensions of customer trust in marketing relationships. Strategies for building trustworthiness, supported by customer loyalty as a desirable outcome, can be seen as a method for creating a competitive advantage for service organisations. Such competitive strategies could be implemented based on the service provider's resources and overall business objectives. Organisations could either apply some of the antecedents or all of them; for example, they could schedule regular staff training on the specific factors that were thought to be important by their customers

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